

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Gale L. Neal
Cheryl D Neal**
Debtor(s)

Bankruptcy Case No.: 16-20226-JAD

Chapter: 13
Docket No.: 59 – 53
Concil. Conf.: January 4, 2018 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **November 13, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 28, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 4, 2018 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 29, 2017

cm: All Creditors and Parties In Interest

Jeffery A. Deller
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gale L. Neal
 Cheryl D Neal
 Debtors

Case No. 16-20226-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jfur
 Form ID: 410

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Sep 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2017.

db/jdb
 cr +Gale L. Neal, Cheryl D Neal, 1908 Vermont Avenue, West Mifflin, PA 15122-3927
 +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
 Pittsburgh, PA 15212-5861
 14237902 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,
 Carol Stream, IL 60197-5008
 14200958 +Borough of West Mifflin/West Mifflin Area SD, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14167710 Comcast, c/o Convergent Outsourcing, Inc., 800 SW 39th Street, Renton, WA 98057-4975
 14167712 +Community College of Allegheny County, c/o TEK Collect, 871 Park Street,
 Columbus, OH 43215-1441
 14200959 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14167714 +DLJ Mortgage, 11 Madison Avenue, New York, NY 10010-3629
 14241248 DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 14167715 +Dollar Bank, P.O. Box 1075, Pittsburgh, PA 15230-1075
 14167716 +Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
 14240769 +Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5861,
 Attn: Dawn Lindner
 14239103 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14167718 +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
 14174404 +Santander Consumer USA INC, PO BOX 560284, Dallas, TX 75356-0284
 14199635 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 14194371 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
 14167719 US Department of Education, P.O. Box 7860, Madison, WI 53707-7860
 14235996 +Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601
 14167720 Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225
 14167721 +Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14203470 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 30 2017 01:08:55
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14167711 +E-mail/Text: bankruptcy@sw-credit.com Sep 30 2017 01:07:03 Comcast,
 c/o Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1957
 14167713 E-mail/PDF: creditonebknofications@resurgent.com Sep 30 2017 01:08:19 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 14241248 E-mail/Text: jennifer.chacon@spservicing.com Sep 30 2017 01:07:43
 DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 14241431 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 30 2017 01:07:39 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14167717 E-mail/Text: bnc-bluestem@quantum3group.com Sep 30 2017 01:07:25 Fingerhut/Webbank,
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 14200982 E-mail/PDF: resurgentbknofications@resurgent.com Sep 30 2017 01:08:36
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14203329 E-mail/Text: bnc-quantum@quantum3group.com Sep 30 2017 01:06:47
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
 14224921 E-mail/Text: bnc-quantum@quantum3group.com Sep 30 2017 01:06:47
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
 Kirkland, WA 98083-0788

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr Borough of West Mifflin
 cr DLJ Mortgage Capital, Inc.
 cr Duquesne Light Company
 cr West Mifflin Area School District
 14167722* +Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225

TOTALS: 5, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jfur
Form ID: 410

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Total Noticed: 29

Date Rcvd: Sep 29, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2017 at the address(es) listed below:

Dennis J. Spyra on behalf of Joint Debtor Cheryl D Neal attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
Dennis J. Spyra on behalf of Debtor Gale L. Neal attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor West Mifflin Area School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Borough of West Mifflin jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 10